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DEC 21 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:)	
Robert D. Symonds, et al.)	
)	
Serial No.: 09/867,183)	Art Unit 2145
)	
Confirm. No.: 9443)	
)	
Filed: May 29, 2001)	Patent Examiner
)	Patrice L. Winder
For: Financial Transaction Processing)	
System and Method)	

Mail Stop AF
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In Response to the Office Action dated September 21, 2005, kindly amend the above Application, without prejudice, as follows: